

CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1 1. A method for facilitating payment by a borrower having an account involving a
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan
3 is provided via at least one commercial mortgage backed security, comprising:
4 allowing access by a borrower to an electronically accessible resource,
5 wherein said electronically accessible resource includes information regarding a
6 commercial mortgage loan account;
7 determining a payment due from said borrower within a time period,
8 wherein said payment is associated with said account;
9 providing a notification via a first electronic communication to said
10 borrower regarding said payment;
11 receiving authorization from said borrower via a second electronic
12 communication to process said payment; and
13 processing said payment.
- 1 2. The method of claim 1, wherein said allowing access by a borrower to an
2 electronically accessible resource, wherein said electronically accessible resource
3 includes information regarding a commercial mortgage loan account, includes operating a
4 Web site and allowing said borrower to access said information via said Web site.
- 1 3. The method of claim 1, wherein said allowing access by a borrower to an
2 electronically accessible resource, wherein said electronically accessible resource
3 includes information regarding a commercial mortgage loan account, includes at least one
4 of the following:
5 hosting a Web site accessible by said borrower;

6 operating a Web site accessible by said borrower;
7 hosting said electronically accessible resource; and
8 operating said electronically accessible resource.

1 4. The method of claim 1, wherein said providing a notification via a first electronic
2 communication to said borrower regarding said payment includes at least one of the
3 following:

4 providing said notification via an email message to said borrower.
5 displaying a message to said borrower regarding said payment when said
6 borrower accesses a Web site on which information regarding said account is
7 located; and
8 displaying a message to said borrower regarding said payment when said
9 borrower accesses a Web site on which information regarding said payment is
10 located.

1 5. The method of claim 1, wherein said receiving authorization from said borrower
2 via a second electronic communication to process said payment includes at least one of
3 the following:

4 receiving said authorization from said borrower when said borrower
5 accesses said electronically accessible resource;
6 receiving said authorization via a Web site accessed by said borrower after
7 said borrower receives said notification;
8 receiving said authorization via information provided by said borrower via
9 a Web page displayed to said borrower; and
10 determining an indication of said authorization from activity by said
11 borrower on a Web page displayed to said borrower.

1 6. The method of claim 1, wherein said receiving authorization from said borrower
2 via a second electronic communication to process said payment includes receiving
3 information from said borrower necessary to process said payment.

1 7. The method of claim 1, processing said payment includes making said payment
2 for said borrower.

1 8. The method of claim 1, further comprising:
2 receiving information from said borrower necessary to process said
3 payment.

1 9. The method of claim 8, wherein said information received from said borrower
2 includes at least one of the following:

3 a name of a bank associated with said borrower;
4 an ABA routing number;
5 an identifier of a financial account associated with said borrower; and
6 an indication of an authorization to process said payment.

1 10. The method of claim 1, wherein said notification provided to said borrower via a
2 first electronic communication includes at least one of the following:

3 data indicative of a location where information regarding said payment
4 can be located;

5 a link associated with a location wherein information regarding said
6 payment can be located;

7 data indicative of a location where information regarding said account be
8 located;

9 a link associated with a location wherein information regarding said
10 account can be located;

11 an identifier of said borrower;

- 12 an identifier of said account;
13 an amount due; and
14 a due date associated with said payment.
15 an identifier of a recipient of said payment.

1 11. The method of claim 1, wherein said first electronic communication comprises
2 one of the following:

- 3 an email message;
4 an instant message communication; and
5 a wireless signal transmission.

1 12. The method of claim 1, further comprising:
2 identifying a due date associated with said payment.

1 13. The method of claim 12, wherein said providing a notification via a first
2 electronic communication to said borrower regarding said payment occurs before said
3 due date.

1 14. The method of claim 1, further comprising:
2 identifying a drop date associated with said payment.

1 15. The method of claim 14, wherein said providing a notification via a first
2 electronic communication to said borrower regarding said payment occurs after said drop
3 date.

1 16. The method of claim 1, wherein said electronically accessible resource includes a
2 Web site.

1 17. The method of claim 1, wherein said electronically accessible resource includes a
2 database.

1 18. The method of claim 1, further comprising:
2 providing a notification to said borrower that said payment has been
3 processed.

1 19. A method for facilitating referral by a borrower to a vendor, wherein the borrower
2 has an account involving a commercial mortgage loan and ownership interest in the
3 commercial mortgage loan is provided via at least one commercial mortgage backed
4 security, comprising:

5 allowing access by a borrower to an electronically accessible resource,
6 wherein said electronically accessible resource includes information regarding a
7 commercial mortgage loan account;
8 receiving a request via said electronically accessible resource from said
9 borrower for a service, wherein said borrower is associated with said account;
10 identifying a vendor that can provide said service;
11 identifying at least one step associated with said request;
12 providing a notification via an electronic communication to said vendor
13 regarding said request and said at least one step; and
14 communicating with said vendor regarding said at least one step.

1 20. The method of claim 19, wherein said at least one step includes at least one action
2 to be taken by said vendor by a specific date.

1 21. The method of claim 19, wherein said communicating with said vendor regarding
2 said at least one step includes providing a notification to said vendor indicative of a lack
3 of a completion of said at least one step.

1 22. The method of claim 21, wherein said communicating with said vendor regarding
2 said at least one step includes receiving an indication from said vendor of a completion of
3 said at least one step.

1 23. The method of claim 19, wherein said at least one step includes a plurality of
2 steps and said communicating with said vendor regarding said at least one step includes:
3 providing a notification to said vendor indicative of a lack of a completion
4 of a first of said plurality of steps.

5 receiving an indication from said vendor of a completion of said first of
6 said plurality of steps;

7 providing a notification to said vendor indicative of a lack of a completion
8 of a second of said plurality of steps; and

9 receiving an indication from said vendor of a completion of said second of
10 said plurality of steps.

1 24. The method of claim 19, wherein said notification provided to said vendor
2 includes at least one of the following:

3 an identifier associated with said request;

4 an identifier associated with said borrower; and

5 data indicative of a location where information regarding said
6 borrower is located.

1 25. The method of claim 19, wherein said at least one step includes a plurality of
2 steps and wherein said communicating with said vendor regarding said at least one step
3 includes providing a notification to said vendor when one of said plurality of steps is not
4 indicated by said vendor as being completed.

1 26. The method of claim 19, further comprising:

2 providing an invoice to said vendor when said service is provided to the
3 borrower.

1 27. The method of claim 19, further comprising:
2 providing an invoice to said vendor when said at least one step is
3 completed.

1 28. The method of claim 19, further comprising:
2 determining if said vendor has completed said at least one step.

1 29. The method of claim 19, further comprising:
2 providing a notification to said borrower regarding said vendor.

1 30. The method of claim 19, further comprising:
2 providing a notification to said borrower regarding said at least one step.

1 31. The method of claim 19, further comprising:
2 receiving a fee from said vendor.

1 32. The method of claim 19, wherein said electronic communication is an email
2 message.

1 33. The method of claim 19, wherein said electronically accessible resource is a Web
2 site.

1 34. The method of claim 19, wherein said receiving a request via said electronically
2 accessible resource from said borrower for a service, wherein said borrower is associated
3 with said account, includes receiving an email message at said electronically accessible
4 resource from said investor, wherein said email message includes said request.

1 35. The method of claim 19, wherein said receiving a request via said electronically
2 accessible resource from said borrower for a service, wherein said borrower is associated
3 with said account, includes receiving said request during a use of said electronically
4 accessible resource by said borrower.

1 36. A method for facilitating response to an inquiry from an investor regarding a
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan
3 is provided to at least one investor via at least one commercial mortgage backed security,
4 comprising:

5 allowing access by an investor to an electronically accessible resource,
6 wherein said electronically accessible resource includes information regarding a
7 commercial mortgage loan;

8 receiving an inquiry via said electronically accessible resource from said
9 investor regarding said commercial mortgage loan;

10 determining at least one other investor associated with said commercial
11 mortgage loan;

12 determining a response to said inquiry; and

13 providing said response to said investor and said at least one other
14 investor.

1 37. The method of claim 36, wherein said electronically accessible resource includes
2 a Web site.

1 38. The method of claim 36, wherein said providing said response to said investor and
2 said at least one other investor includes allowing said investor and said at least one other
3 investor to access said response via said electronically accessible resource.

1 39. The method of claim 36, wherein said providing said response to said investor and
2 said at least one other investor includes providing an electronic communication to said
3 investor and said at least one other investor that includes said response.

1 40. The method of claim 36, wherein said receiving an inquiry via said electronically
2 accessible resource from said investor regarding said commercial mortgage loan includes
3 receiving an email message at said electronically accessible resource from said investor,
4 wherein said email message includes said inquiry.

1 41. The method of claim 36, wherein said receiving an inquiry via said electronically
2 accessible resource from said investor regarding said commercial mortgage loan, includes
3 receiving said inquiry during a use of said electronically accessible resource by said
4 investor.

1 42. The method of claim 37, wherein said providing said response to said investor and
2 said at least one other investor includes providing data to said investor and said at least
3 one other investor, said data being indicative of a location of said response.

1 43. A system for facilitating payment by a borrower having an account involving a
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan
3 is provided via at least one commercial mortgage backed security, comprising:
4 a memory;
5 a communication port; and
6 a processor connected to said memory and said communication port, said
7 processor being operative to
8 allow access by a borrower to an electronically accessible resource,
9 wherein said electronically accessible resource includes information
10 regarding a commercial mortgage loan account;

11 determine a payment due from said borrower within a time period,
12 wherein said payment is associated with said account;
13 provide a notification via a first electronic communication to said
14 borrower regarding said payment;
15 receive authorization from said borrower via a second electronic
16 communication to process said payment; and
17 process said payment.

1 44. A computer program product in a computer readable medium for facilitating
2 payment by a borrower having an account involving a commercial mortgage loan,
3 wherein ownership interest in the commercial mortgage loan is provided via at least one
4 commercial mortgage backed security, comprising:
5 first instructions for facilitating access by a borrower to an
6 electronically accessible resource, wherein said electronically accessible
7 resource includes information regarding a commercial mortgage loan
8 account;
9 second instructions for identifying a payment due from said
10 borrower within a time period, wherein said payment is associated with
11 said account;
12 third instructions for sending a notification via a first electronic
13 communication to said borrower regarding said payment;
14 fourth instructions for obtaining authorization from said borrower
15 via a second electronic communication to process said payment; and
16 fifth instructions for making said payment.

1 45. A system for facilitating referral by a borrower to a vendor, wherein the borrower
2 has an account involving a commercial mortgage loan and ownership interest in the
3 commercial mortgage loan is provided via at least one commercial mortgage backed
4 security, comprising:

5 a memory;
6 a communication port; and
7 a processor connected to said memory and said communication port, said
8 processor being operative to
9 allow access by a borrower to an electronically accessible resource,
10 wherein said electronically accessible resource includes information
11 regarding a commercial mortgage loan account;
12 receive a request via said electronically accessible resource from
13 said borrower for a service, wherein said borrower is associated with said
14 account;
15 identify a vendor that can provide said service;
16 identify at least one step associated with said request;
17 provide a notification via an electronic communication to said
18 vendor regarding said request and said at least one step; and
19 communicate with said vendor regarding said at least one step.

1 46. A computer program product in a computer readable medium for facilitating
2 payment by a borrower having an account involving a commercial mortgage loan,
3 wherein ownership interest in the commercial mortgage loan is provided via at least one
4 commercial mortgage backed security, comprising:

5 first instructions for facilitating access by a
6 borrower to an electronically accessible resource, wherein said
7 electronically accessible resource includes information regarding a
8 commercial mortgage loan account;

9 second instructions for obtaining a request via said electronically
10 accessible resource from said borrower for a service, wherein said
11 borrower is associated with said account;

12 third instructions for selecting a vendor that can provide said
13 service;

14 fourth instructions for selecting at least one step associated with
15 said request;
16 fifth instructions for sending a notification via an electronic
17 communication to said vendor regarding said request and said at least one
18 step; and
19 sixth instructions for maintaining contact with said vendor
20 regarding said at least one step.

1 47. A system for facilitating response to an inquiry from an investor regarding a
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan
3 is provided to at least one investor via at least one commercial mortgage backed security,
4 comprising:
5 a memory;
6 a communication port; and
7 a processor connected to said memory and said communication port, said
8 processor being operative to
9 allow access by an investor to an electronically accessible
10 resource, wherein said electronically accessible resource includes
11 information regarding a commercial mortgage loan;
12 receive an inquiry via said electronically accessible resource from
13 said investor regarding said commercial mortgage loan;
14 determine at least one other investor associated with said
15 commercial mortgage loan;
16 determine a response to said inquiry; and
17 provide said response to said investor and said at least one other
18 investor.

1 48. A computer program product in a computer readable medium for facilitating
2 response to an inquiry from an investor regarding a commercial mortgage loan, wherein

3 ownership interest in the commercial mortgage loan is provided to at least one investor
4 via at least one commercial mortgage backed security, comprising:
5 first instructions for facilitating access by an investor to an electronically
6 accessible resource, wherein said electronically accessible resource includes
7 information regarding a commercial mortgage loan;
8 second instructions for obtaining an inquiry via said electronically
9 accessible resource from said investor regarding said commercial mortgage loan;
10 third instructions for identifying at least one other investor associated with
11 said commercial mortgage loan;
12 fourth instructions for identifying a response to said inquiry; and
13 fifth instructions for sending said response to said investor and said at least
14 one other investor.